

PERSONAL FINANCE CROSSWALK/ALIGNMENT TO FAMILY AND CONSUMER SCIENCES COURSE COMPETENCIES

Family/Consumer Resource Management (9-12 High School Semester Course)	Personal Finance Competencies
A. Assuming Leadership Roles as Responsible Family Members and Citizens	
1. Utilize FCCLA programs(s) to address family/consumer resource issues	MM1,4
2. Utilize leadership qualities and skills for problem-solving	MM1,3,4 SC1
B. Assessing Individual, Family and Community Resources	
1. Identify goals/values and wants/needs	I2 MM1-7 SC1,7 SI1-3
2. Identify available resources (i.e., personal, community)	I1-3 MM1,7,8 SC3,5,7,9 SI1,3,7,8
3. Assess abilities and aptitudes	I2 MM3,7
4. Identify career clusters and careers related to family/consumer resource management	I1,2 MM4
5. Explore careers related to personal goals	I1,2
C. Developing Employment Skills	
1. Develop employment skills (i.e., resume development, interview skills, dress, etiquette, application process)	I2
2. Demonstrate effective communication skills	I2
3. Examine the traits and skills of an effective employee (i.e., teamwork, leadership, conflict resolution)	I2
D. Analyze the Role of the Consumer	
1. Examine the role of the economy on the consumer	I2,3 MM3,5,9 SC1 SI1,2

Family/Consumer Resource Management (p.2)	Personal Finance Competencies
2. Examine the impact of taxes on society (i.e., social, state, national, local and Social Security)	I3 MM1,2,9 SI4 SC2,5
3. Research taxation processes	I3 SI4
4. Identify consumer rights and responsibilities	MM6 SC2,5,7,8,9,11 SI8
5. Examine laws affecting consumers	I3 MM8,9 SC2,4,5,8, 9,11 SI8
6. Demonstrate consumer advocacy practices	MM8 SC2,6,8,9,10,11 SI4,8,9
7. Evaluate resources for reliability	MM3,7,8 SC2 SI1,4,7,9
8. Examine the relationship between the consumer and the environment	MM2,5 SC1,2,11
9. Analyze advertising techniques	SC2,9
E. Planning for Financial Security	
1. Investigate financial planning strategies (i.e., savings, investments, wills, trusts, estate planning, retirement planning)	I1,3 MM1,4,5,6,7,9 SC2 SI1-7
2. Investigate services of financial institutions	MM4,7,8,9 SC2,3,5,8,9 SI1,2,4,5,6,7,8,9
3. Demonstrate account management	I3 MM2,7,8 SC1,6,7,10 SI4,5,6,9
4. Compare various aspects of consumer credit (i.e., credit cards, loans, charge accounts)	MM1 SC2-8,10 SI8
5. Analyze different forms of insurance	I3 MM4,6
F. Demonstrating Management of Individual and Family Resources (may include food, clothing, shelter, health/dependent care, leisure and transportation)	
1. Apply skills to manage personal life, family, school, and employment (i.e., time management, decision making)	I2,3 MM1-7 SC1,6,7,9,10 SI5

Family/Consumer Resource Management (p.3)	Personal Finance Competencies
2. Construct a budget	I2,3 MM1-7 SC7
3. Apply consumer purchasing skills to goods and services	MM2,3,4,6,8 SC1,2,6 SI4
4. Maintain records (i.e., housing, health, transportation, financial, etc.)	I3 MM1,6,7,8,9 SC1,5,7,8,9,10

Personal Finance Competency Legend:

I = Income MM = Money Management SC = Spending and Credit SI = Saving and Investing